

## Did You Know?

Integrated Shield Plan (IP) premiums rise substantially with age. Before you purchase an IP, you may wish to consider whether MediShield Life (MSHL) coverage alone is sufficient for you, and whether you can afford IP premiums in the long-term. *See Table 1 and 2.*

**Table 1: Comparison of Premiums between MSHL and IPs**

Indicative Age Range	Premiums for MSHL (Fully payable by Medisave) <sup>1</sup> <i>As of 1 April 2023</i>		Premiums for Additional Private Medical Insurance Coverage <sup>2</sup> <i>Indicative as of 1 April 2023 and vary across insurers</i>						
	Premiums	Cash	Additional Withdrawal Limits (AWLs) <sup>3</sup>	Standard IP for Class B1 wards in Public Hospitals		IPs for Class A wards in Public Hospitals		IPs for Private Hospitals	
				Premiums	Cash	Premiums	Cash	Premiums	Cash
1 - 40	\$146 - \$394	\$0	\$300	\$31 - \$86	\$0	\$30 - \$169	\$0	\$172 - \$441	\$0 - \$141
41 - 70	\$530 - \$1,110	\$0	\$600	\$85 - \$509	\$0	\$148 - \$1,377	\$0 - \$777	\$542 - \$3,880	\$0 - \$3,280
71 and above	\$1,206 - \$2,074	\$0	\$900	\$593 - \$3,223	\$0 - \$2,323	\$1,095 - \$5,118	\$195 - \$4,218	\$2,871 - \$11,910	\$1,971 - \$11,010
<b>Details on premiums &amp; coverage</b>	<a href="#">Link</a>			<a href="#">Link</a>		<a href="#">Link</a>		<a href="#">Link</a>	

<sup>1</sup>Your MSHL premium may differ depending on your premium subsidies, premium rebates and whether you need to pay for Additional Premiums (which is a nominal 30% for 10 years only if you have a serious pre-existing condition). The net MSHL premium payable after accounting for these is fully payable by Medisave.

<sup>2</sup>Excludes plans which are no longer offered to new customers.

<sup>3</sup>This is the maximum MediSave that can be used to pay premiums of the additional private medical insurance coverage, beyond which cash payment is required.

**Table 2: Comparison of Deductibles/ Co-insurance/ Claim Limits (selected benefits) between MSHL and IPs**

Benefits		Additional Private Medical Insurance Coverage <sup>4</sup> <i>Indicative as of 1 April 2023 and vary across insurers</i>			
		MSHL <i>As of 1 April 2023</i>	Standard IP for Class B1 wards in Public Hospitals	IP for Class A wards in Public Hospitals	IP for Private Hospitals
Inpatient and Day Surgery Deductibles <sup>5</sup> <i>Subject to ward type</i>		\$1,500 - \$3,000	\$1,500 - \$2,500	\$1,500 - \$3,500	\$1,500 - \$3,500
Co-insurance <sup>6</sup>		Inpatient \$0 - \$5,000: 10% >\$5,000 - \$10,000: 5% >\$10,000: 3%  Outpatient: 10%	10%		
Claim Limits <sup>7</sup>	Per Policy Year	\$150,000	\$200,000	\$500,000 - \$1,000,000	\$600,000 - \$2,500,000
	Inpatient and Day Surgery:	Adequate for majority of bills in Class B2 and C wards	Adequate for majority of bills in Class B1 wards		
	Daily Ward and Treatment Charges: - Normal Ward - Intensive Care Unit	\$800/day \$2,200/day	\$2,250/day \$6,850/day	As charged	As charged
	Additional claim limit for first two inpatient days	\$200/day	\$300/day		
	Surgical Procedures	\$240 - \$2,600	\$590 - \$21,840	As charged	As charged
	Outpatient Treatment:	Sized for selected costly outpatient bills in public hospitals			
	Cancer Drug Treatment	\$200 - \$9,600/month, depending on cancer drug treatment <sup>8</sup>	\$600 - \$28,800/month	\$800 - \$48,000/month	\$800 - \$48,000/month
	Cancer Drug Services	\$3,600/year	\$7,200/year	\$14,400 - \$18,000/year	\$14,400 - \$18,000/year
	Kidney Dialysis	\$1,100/month	\$3,740/month	As charged	As charged
Pre and Post Hospitalisation	N/A	N/A	As charged (Up to 90 days - 12 months)	As charged (Up to 90 days - 13 months)	

<sup>4</sup> Excludes plans which are no longer offered to new customers.

<sup>5</sup> This is the fixed amount you will have to pay for each policy year before your MSHL/ IP payout starts. Outpatient treatments have no deductibles.

- MSHL Deductible for Age 80 and below at next birthday: Class C - \$1,500, Class B2 and above (including stay in private hospitals) - \$2,000, Day Surgery - \$1,500

- MSHL Deductible for Age 81 and above at next birthday: Class C - \$2,000, Class B2 and above (including stay in private hospitals) - \$3,000, Day Surgery - \$2,000

<sup>6</sup> After paying your deductible, you will also need to pay a percentage of your claimable amount.

<sup>7</sup> This list is non-exhaustive of all the claim benefits of MSHL and IP. Your claim limit depends on the type of treatment and the length of your hospital stay. You will have to pay the portion of bill above your claim limits, in addition to the deductible and co-insurance.

<sup>8</sup> Refer to the Cancer Drug List on the MOH website for the applicable claim limit.

## Did You Know?

You will pay more for your medical bills if you opt for non-subsidised treatments at the public hospitals or private hospitals. Having coverage that matches your ward class will help to reduce your co-payment. *See Table 3.*

**Table 3: Amount You Pay by having Coverage that Matches Your Ward Class**

- A common medical procedure in Singapore is the heart bypass surgery.
- The table below shows the median medical bill for this treatment. Out of the total bill, you will have to pay the deductible, co-insurance and whatever is in excess of the applicable claim limits. This ranges from \$2,000 to \$11,500 depending on your choice of provider and ward class.

	Subsidised		Non-subsidised		
	Class C	Class B2	Class B1	Class A	Private Hospital
<b>Hospital Bill</b>	\$6,400	\$8,300	\$36,100	\$39,500	\$83,500
<b>MSHL Pays</b>	\$4,400	\$5,800	\$6,900	\$6,900	\$6,900
<b>IP Insurer Pays</b>	<b>\$0</b>	<b>\$0</b>	\$23,400	\$25,500	\$65,100
<b>You Pay (includes deductible and co-insurance)</b>	\$2,000	\$2,500	\$5,900	\$7,100	\$11,500

- A** MSHL's claim limits are sized to be adequate for medical bills incurred in Class B2/C wards for inpatient treatments and day surgeries. If you stay in Class B2/C ward, you are unlikely to get additional payout from your private medical insurance tier of IP. *See Claim Illustration 1 and 2 in Annexes.*
- B** If your insurance plan does not match your ward preference, you may wish to consider the long-term cost of your plan against the level of protection you need. *See Claim Illustration 3, 4 and 5 in Annexes.*

\* The deductible and co-insurance can be paid by MediSave, subject to the MediSave withdrawal limits.

\* Non-subsidised bills are generally larger than subsidised bills, and MSHL covers a much smaller proportion of non-subsidised bills compared to subsidised bills.

\* Hospital bill and MSHL/IP payout figures are rounded to the nearest 100, and are illustrative amounts as shown in Claim Illustration 1 to 5.

\* Computations assume insured is a Singapore Citizen aged 80 and below.

## Annexes: Key Assumptions and Claim Illustration 1 to 5

### Key Assumptions to Compute Claim Illustration 1 to 5:

- Hospital bill amount is obtained from MOH (data from July 2019 to December 2020), at the median of bill components across the bills incurred by Singapore Citizens.
- Length of stay is obtained from MOH (data from July 2019 to December 2020), for operation with no serious complications, taking the average length of stay across the various Medical Institutions.
- As MSHL is designed for subsidised treatments, the bill will be pro-rated to B2/C bill size before applying the MSHL claim limits to compute the MSHL payout:
  - For a Singapore Citizen who stayed in Class B2/C ward, the pro-ration computed is based on 100% of the bill
  - For a Singapore Citizen who stayed in Class B1 ward, the pro-ration computed is based on 43% of the bill
  - For a Singapore Citizen who stayed in Class A ward, the pro-ration computed is based on 35% of the bill
  - For a Singapore Citizen who stayed in Private Hospital ward, the pro-ration computed is based on 25% of the bill
- The claimable amount under IP is based on a Standard B1 plan, or a sample A/Private Hospital plan that has as-charged coverage for bill components in the following illustrations below. Actual IP payout is dependent on the specific plan and circumstances of each hospital admission and may differ from case to case. For more details, please contact your IP insurer.
- MSHL and IP payouts are computed separately. The higher of the two is eventually paid out. For IP policyholders, claims will be paid by IP insurers first, who will then take the MSHL payout from CPF Board.

## Claim Illustration 1: Admitted to Class C Ward in Public Hospital for Heart Bypass

	Hospital Bill	MSHL Payout Computation	Illustrative IP Payout Computation		
			Standard B1 Plan	A Plan	Private Hospital Plan
Daily ward and treatment charges (8 days normal ward)	5,452	5,452 <sup>2</sup>		5,452 <sup>3</sup>	
Surgical procedures (Table 7A)	876	876 <sup>4</sup>		876 <sup>3</sup>	
<b>Total</b>	<b>6,328</b>	6,328		6,328	
Less Deductible		(1,500)		(1,500)	
Claimable amount (less deductible)		4,828		4,828	
Less co-insurance		(416)		(483)	
<b>MSHL and IP Payout</b>		<b>4,412</b> <b>Amount Paid</b>		4,345	

	<u>MSHL</u>	<u>Standard B1/A/Private IP</u>
Hospital Bill:	\$ 6,328	\$ 6,328
MSHL Pays:	\$ 4,412	\$ 4,412
Insurer Pays:	N.A.	\$ 0*
<b>You Pay<sup>5</sup>:</b>	<b>\$ 1,916</b>	<b>\$ 1,916</b>



**\* No additional payout from private medical insurance component as the insurance payout for the Class C stay is fully covered by the MSHL component.**

<sup>2</sup> Lower of the claim limit in [Table A](#) for Daily Ward & Treatment Charges, [(\$800 x 8 days) + (\$200 x 2 days)] = \$6,800, or 100% of charges incurred of \$5,452. Therefore, the claimable amount is \$5,452.

<sup>3</sup> Standard IP claimable amount is lower of the claim limit in [Standard B1 schedule of benefits](#) for Daily Ward & Treatment Charges, [(\$2,250 x 8 days) + (\$300 x 2 days)] = \$18,600, or 100% of charges incurred = \$5,452. Therefore, the claimable amount is \$5,452. A Plan and Private Hospital Plan claimable amount are as charged.

<sup>4</sup> Lower of the claim limit in [Table A](#) for Surgical Procedures, \$2,600 (Table 7A), or 100% of charges incurred of \$876. Therefore, the claimable amount is \$876.

<sup>5</sup> Payable by MediSave and/or cash.

## Claim Illustration 2: Admitted to Class B2 Ward in Public Hospital for Heart Bypass

	Hospital Bill	MSHL Payout Computation	Illustrative IP Payout Computation		
			Standard B1 Plan	A Plan	Private Hospital Plan
Daily ward and treatment charges (8 days normal ward)	6,706	6,706 <sup>6</sup>	6,706 <sup>7</sup>		
Surgical procedures (Table 7A)	1,533	1,533 <sup>8</sup>	1,533 <sup>7</sup>		
Implant	13	13	13		
Total	8,251	8,251	8,251		
Less Deductible		(2,000)	(2,000)		
Claimable amount (less deductible)		6,251	6,251		
Less co-insurance		(463)	(625)		
MSHL and IP Payout		<b>5,789</b> <b>Amount Paid</b>	5,626		

	<u>MSHL</u>	<u>Standard B1/A/Private IP</u>
Hospital Bill:	\$ 8,251	\$ 8,251
MSHL Pays:	\$ 5,789	\$ 5,789
Insurer Pays:	N.A.	\$ 0*
You Pay <sup>9</sup> :	\$ 2,462	\$ 2,462



**\* No additional payout from private medical insurance component as the insurance payout for the Class B2 stay is fully covered by the MSHL component.**

<sup>6</sup> Lower of the claim limit in [Table A](#) for Daily Ward & Treatment Charges, [(\$800 x 8 days) + (\$200 x 2 days)] = \$6,800, or 100% of charges incurred of \$6,706. Therefore, the claimable amount is \$6,706.

<sup>7</sup> Standard IP claimable amount is lower of the claim limit in [Standard B1 schedule of benefits](#) for Daily Ward & Treatment Charges, [(\$2,250 x 8 days) + (\$300 x 2 days)] = \$18,600, or 100% of charges incurred = \$6,706. Therefore, the claimable amount is \$6,706. A Plan and Private Hospital Plan claimable amount are as charged.

<sup>8</sup> Lower of the claim limit in [Table A](#) for Surgical Procedures, \$2,600 (Table 7A), or 100% of charges incurred of \$1,533. Therefore, the claimable amount is \$1,533.

<sup>9</sup> Payable by MediSave and/or cash.

### Claim Illustration 3: Admitted to Class B1 Ward in Public Hospital for Heart Bypass

	Hospital Bill	MSHL Payout Computation	Illustrative IP Payout Computation		
			Standard B1 Plan	A Plan	Private Hospital Plan
Daily ward and treatment charges (8 days normal ward)	18,396	6,800 <sup>10</sup>		18,396 <sup>11</sup>	
Surgical procedures (Table 7A)	17,695	2,600 <sup>12</sup>		17,695 <sup>11</sup>	
<b>Total</b>	<b>36,091</b>	<b>9,400</b>		<b>36,091</b>	
Less Deductible		(2,000)		(2,500)	
Claimable amount (less deductible)		<b>7,400</b>		<b>33,591</b>	
Less co-insurance		(520)		(3,359)	
MSHL and IP Payout		6,880	<b>30,232</b>		
			<b>Amount Paid including MSHL payout</b>		

	<u>MSHL</u>	<u>Standard B1/A/Private IP</u>
Hospital Bill:	\$ 36,091	\$ 36,091
MSHL Pays:	\$ 6,880	\$ 6,880
Insurer Pays:	N.A.	<b>\$ 23,352*</b>
<u>You Pay<sup>13</sup>:</u>	<u>\$ 29,211</u>	<u>\$ 5,859</u>



**\* A IP or Private Hospital IP do not provide additional payout compared to Standard B1 IP, if you choose Class B1 ward.**

<sup>10</sup> Lower of the claim limit in [Table A](#) for Daily Ward & Treatment Charges, [(\$800 x 8 days) + (\$200 x 2 days) = \$6,800, or 43% of charges incurred = \$7,910 due to pro-ration factor. Therefore, the claimable amount is \$6,800.

<sup>11</sup> Standard IP claimable amount is lower of the claim limit in [Standard B1 schedule of benefits](#) for Daily Ward & Treatment Charges, [(\$2,250 x 8 days) + (\$300 x 2 days)] = \$18,600, or 100% of charges incurred = \$18,396. Therefore, the claimable amount is \$18,396. A Plan and Private Hospital Plan claimable amount are as charged.

<sup>12</sup> Lower of the claim limit in [Table A](#) for Surgical Procedures, \$2,600 (Table 7A), or 43% of charges incurred = \$7,609. Therefore, the claimable amount is \$2,600.

<sup>13</sup> Since the IP payout is higher than the MSHL payout, the Insured holding on to a Standard B1/A/Private Hospital plan would have to pay co-insurance = \$33,591 x 10% = \$3,359, on top of the deductible of \$2,500, for Class B1 ward. Payable by MediSave and/or cash.

## Claim Illustration 4: Admitted to Class A Ward in Public Hospital for Heart Bypass

	Hospital Bill	MSHL Payout Computation	Illustrative IP Payout Computation		
			Standard B1 Plan	A Plan	Private Hospital Plan
Daily ward and treatment charges (8 days normal ward)	19,606	6,800 <sup>14</sup>	15,685 <sup>15</sup>	19,606 <sup>16</sup>	
Surgical procedures (Table 7A)	19,828	2,600 <sup>17</sup>	15,863 <sup>18</sup>	19,828 <sup>16</sup>	
<b>Total</b>	<b>39,434</b>	<b>9,400</b>	<b>31,547</b>	<b>39,434</b>	
Less Deductible		(2,000)	(2,500)	(3,500)	
Claimable amount (less deductible)		7,400	29,047	35,934	
Less co-insurance		(520)	(2,905)	(3,593)	
MSHL and IP Payout		6,880	<b>26,142</b>	<b>32,341</b>	
			<b>Amount Paid including MSHL payout</b>		

	<u>MSHL</u>	<u>Standard B1 IP</u>	<u>A/Private Hospital IP</u>
Hospital Bill:	\$ 39,434	\$ 39,434	\$ 39,434
MSHL Pays:	\$ 6,880	\$ 6,880	\$ 6,880
Insurer Pays:	N/A	\$ 19,262	<b>\$ 25,461*</b>
<b>You Pay<sup>19</sup>:</b>	<b>\$ 32,554</b>	<b>\$ 13,292</b>	<b>\$7,093</b>



**\* Private Hospital IP does not provide additional payout compared to A IP, if you choose Class A ward.**

<sup>14</sup> Lower of the claim limit for Daily Ward & Treatment Charges, [(\$800 x 8 days) + (\$200 x 2 days)] = \$6,800, or 35% of charges incurred = \$6,862. Therefore, the claimable amount is \$6,800.

<sup>15</sup> Standard IP claimable amount is lower of the claim limit in [Standard B1 schedule of benefits](#) for Daily Ward & Treatment Charges, [(\$2,250 x 8 days) + (\$300 x 2 days)] = \$18,600, or 80% of charges incurred = \$15,685 due to pro-ration factor. Therefore, the claimable amount is \$15,685.

<sup>16</sup> As-charged.

<sup>17</sup> Lower of the claim limit in [Table A](#) for Surgical Procedures, \$2,600 (Table 7A), or 35% of charges incurred = \$6,940. Therefore, the claimable amount is \$2,600.

<sup>18</sup> Lower of the claim limit in [Standard B1 schedule of benefits](#) for surgical benefits, \$21,840 (Table 7A), or 80% of charges incurred = \$15,863. Therefore, the claimable amount is \$15,863.

<sup>19</sup> Since the IP payout is higher than the MSHL payout, the Insured holding on to a: (a) Standard B1 plan would have to pay co-insurance = \$29,047 x 10% = \$2,905 and 20% of unclaimable charges = \$7,887, on top of the deductible of \$2,500, for Class A ward (b) Class A/Private Hospital ward plan would have to pay co-insurance = \$35,934 x 10% = \$3,593, on top of the deductible of \$3,500, for Class A ward. Payable by MediSave and/or cash.



## Claim Illustration 5: Admitted to Private Hospital for Heart Bypass

	Hospital Bill	MSHL Payout Computation	Illustrative IP Payout Computation		
			Standard B1 Plan	A Plan	Private Hospital Plan
Daily ward and treatment charges (8 days normal ward)	29,799	6,800 <sup>20</sup>	14,899 <sup>21</sup>	19,369 <sup>22</sup>	29,799 <sup>23</sup>
Surgical procedures (Table 7A)	53,632	2,600 <sup>24</sup>	21,840 <sup>25</sup>	34,861 <sup>26</sup>	53,632 <sup>23</sup>
Total	<b>83,431</b>	9,400	36,739	54,230	83,431
Less Deductible		(2,000)	(2,500)	(3,500)	(3,500)
Claimable amount (less deductible)		7,400	34,239	50,730	79,931
Less co-insurance		(520)	(3,424)	(5,073)	(7,993)
MSHL and IP Payout		6,880	<b>30,815</b>	<b>45,657</b>	<b>71,938</b>
			<b>Amount Paid including MSHL payout</b>		

	<u>MSHL</u>	<u>Standard B1 IP</u>	<u>A IP</u>	<u>Private Hospital IP</u>
Hospital Bill:	\$ 83,431	\$ 83,431	\$ 83,431	\$ 83,431
MSHL Pays:	\$ 6,880	\$ 6,880	\$ 6,880	\$ 6,880
Insurer Pays:	N.A.	\$ 23,935	\$ 38,777	\$ 65,058
You Pay <sup>27</sup> :	\$ 76,551	\$ 52,615	\$ 37,774	\$ 11,493

**\* Private Hospital IP provides higher payout than Class A/B1 IP if you choose to stay in Private Hospitals. However, you will have a higher co-payment if you opt to stay in a higher-class ward that your insurance plan does not cover for. See Table 3.**

<sup>20</sup> Lower of the claim limit for Daily Ward & Treatment Charges, [(\$800 x 8 days) + (\$200 x 2 days) = \$6,800, or 25% of charges incurred = \$7,450 due to pro-ration factor. Therefore, the claimable amount is \$6,800.

<sup>21</sup> Standard IP claimable amount is lower of the claim limit in [Standard B1 schedule of benefits](#) for Daily Ward & Treatment Charges, [(\$2,250 x 8 days) + (\$300 x 2 days)] = \$18,600, or 50% of charges incurred = \$14,899 due to pro-ration factor. Therefore, the claimable amount is \$14,899.

<sup>22</sup> 65% of charges incurred = \$19,369 due to pro-ration factor. Therefore, the claimable amount is \$19,369.

<sup>23</sup> As-charged.

<sup>24</sup> Lower of the claim limit in [Table A](#) for Surgical Procedures, \$2,600 (Table 7A), or 25% of charges incurred = \$13,408. Therefore, the claimable amount is \$2,600.

<sup>25</sup> Lower of the claim limit in [Standard B1 schedule of benefits](#) for surgical benefits, \$21,840 (Table 7A), or 50% of charges incurred = \$26,816. Therefore, the claimable amount is \$21,840.

<sup>26</sup> 65% of charges incurred = \$34,861 due to pro-ration factor. Therefore, the claimable amount is \$34,861.

<sup>27</sup> Since the IP payout is higher than the MSHL payout, the Insured holding on to a: (a) Standard B1 plan would have to pay co-insurance = \$34,239 x 10% = \$3,424, on top of the deductible of \$2,500, and unclaimable charges = \$46,691 for Private Hospital (b) Class A ward plan would have to pay co-insurance = \$50,730 x 10% = \$5,073, on top of the deductible of \$3,500, and 35% of unclaimable charges = \$29,201 for Private Hospital (c) Private Hospital ward plan would have to pay co-insurance = \$79,931 x 10% = \$7,993, on top of the deductible of \$3,500 for Private Hospital ward. Payable by MediSave and/or cash.